

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re LARNA NICOLINI-BONNAY

Case No. 18-17673-SLM
Reporting Period: JUNE 2019

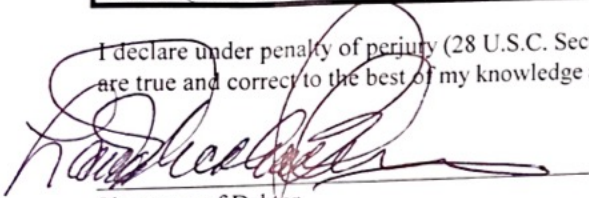
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	✓	
Copies of bank statements		✓	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period		✓	
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging		✓	
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

Date

8/30/19

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re Laura Nicoleau-Berman
Debtor

Case No. 18-17673-SLM
Reporting Period: Jun-19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	36419	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (<i>attach schedule</i>)	5300	
Total Receipts	5300	
DISBURSEMENTS		
Mortgage Payment(s)	3151.78	
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance	1338.18	
Auto Expense	525.72	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	500	
Food, Clothing, Hygiene	2000	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate	400	
Taxes - Personal Property		
Taxes - Other (<i>attach schedule</i>)		
Travel and Entertainment		
Gifts		
Other (<i>attach schedule</i>)		
Total Ordinary Disbursements	7915.68	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	-2615.68	
Net Cash Flow (Total Receipts - Total Disbursements)	33803.32	
Cash - End of Month (Must equal reconciled bank statement)	33803.32	

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In re Laura Nicoleau-Berman
Debtor

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage	3100					
Rent						
Secured Debt/Adequate Protection						
Payments						
Professional Fees						
Other Post-Petition debt (<i>list creditor</i>)						34000
M & T Bank	3400	3400	3400	3400	20400	27000
Servicing Corp (formerly Kondauer)	2700	2700	2700	2700	16200	
Total Post-petition Debts						61000

Explain how and when the Debtor intends to pay any past due post-petition debts.

In re Laura Nicoleau-Berman
Debtor

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DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		x
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		x
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		x
4	Is the Debtor delinquent in paying any insurance premium payment?		x
5	Have any payments been made on pre-petition liabilities this reporting period?		x
6	Are any post petition State or Federal income taxes past due?		x
7	Are any post petition real estate taxes past due?		x
8	Are any other post petition taxes past due?		x
9	Have any pre-petition taxes been paid during this reporting period?		x
10	Are any amounts owed to post petition creditors delinquent?		x
11	Have any post petition loans been received by the Debtor from any party?		x
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		x
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		x

Wells Fargo Everyday Checking

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DCDP31DTPU 008567



LAURA NICOLEAU-BERMAN

DEBTOR IN POSSESSION

CH 11 CASE #18-17673(NJ)

703 DOCTORS PATH

RIVERHEAD NY 11901-1507

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (348)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 6/1	\$29,660.73
Deposits/Additions	5,300.00
Withdrawals/Subtractions	- 7,915.72
Ending balance on 6/30	\$27,045.01

Account number: **7410904549**

LAURA NICOLEAU-BERMAN

DEBTOR IN POSSESSION

CH 11 CASE #18-17673(NJ)

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

DCDP31DTPU 008567 NNNNNNNNN NNN NNN 001 002 348 040633 212450601

**WELLS
FARGO**

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/5	134	Check			29,134.97
6/10		Deposit			34,434.97
6/12		Arrowhead Agiapay Hnj3006130 Laura Nicoleau	5,300.00	525.76	33,096.79
6/18	123	Check		1,338.18	29,945.01
6/19	133	Check		3,151.78	29,945.01
6/27	136	Cashed Check		400.00	27,045.01
Ending balance on 6/30				2,500.00	27,045.01
Totals			\$5,300.00	\$7,915.72	27,045.01

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
123	6/18	3,151.78	134	6/5	525.76	136 *	6/27	2,500.00
133 *	6/19	400.00						

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 06/01/2019 - 06/30/2019

Standard monthly service fee \$10.00		You paid \$0.00
How to avoid the monthly service fee		
Have any ONE of the following account requirements		Minimum required
• Minimum daily balance		
• Total amount of qualifying direct deposits		\$1,500.00
• Total number of posted debit card purchases or posted debit card payments of bills in any combination		\$500.00
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		10
		This fee period
		\$27,045.01 <input type="checkbox"/>
		\$0.00 <input type="checkbox"/>
		0 <input type="checkbox"/>

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.



IMPORTANT ACCOUNT INFORMATION

Effective August 19, 2019, there will be changes to Service fees for Overdraft and Returned Items.

We may assess an overdraft fee for any item we pay into overdraft, and we may assess a returned item fee for any item returned unpaid. We limit our overdraft and/or returned item fees to three (3) per business day. We will not assess an overdraft or Non-Sufficient

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Funds/NSF fee on items of \$5 or less. If both your ending daily account balance and available balance are overdrawn by \$5 or less after we have processed all of your transactions, we will not assess an overdraft fee on the items. No overdraft fee will be assessed on ATM and every day (one-time) debit card transactions unless Debit Card Overdraft Service is added to your account.

Revised Agreement for Online Access

We're updating our Online Access Agreement effective September 30, 2019.
To see what is changing, please visit [wellsfargo.com/onlineupdates](https://www.wellsfargo.com/onlineupdates).

DCD:3101110 000057 NNNNNNNNN NNN NNN 002 002 348 0410:35 21250611



A Enter the ending balance on this statement.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

+ \$ _____

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

1

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

